

United States Bankruptcy Court  
Northern District of Ohio

In re Thomas Jay Gogel & Tracy Ann Gogel  
Debtor

Case No. 09-54155  
Chapter 13

JOINT DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT

*Every individual debtor in a chapter 7, chapter 11 in which § 114(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, TRACY ANN GOGEL the joint debtor in the above-styled case, hereby  
(Printed Name of Joint Debtor)  
certify that on 11/14/2009 (Date), I completed an instructional course in personal financial management  
provided by Consumer Credit Counseling of Greater Atlanta an approved personal financial  
(Name of Provider)  
management provider.

Certificate No. (if any) : 02114-OHN-DE-009012648

☐ I, \_\_\_\_\_ the joint debtor in the above-styled case hereby  
(Printed Name of Joint Debtor)  
certify that no personal financial management course is required, because of [Check the appropriate box]:  
☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);  
☐ Active military duty in a military combat zone; or  
☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Joint Debtor: X Tracy A. Gogel

Date: X 12/26/09

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 02114-OHN-DE-009012648  
Bankruptcy Case Number: 0954155

**CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on 11/14/09, at 03:15 o'clock PM EST, Tracy A Gogel completed a course on personal financial management given by Internet by Consumer Credit Counseling Service of Greater Atlanta, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District Of Ohio.

Title: Bankruptcy Program Director  
By: /s/Doug Erickson

Date: 11.14.09

Consumer Credit Counseling Service (CredAbility):  
Phone: 866-672-2227  
Email: [info@cccsinc.org](mailto:info@cccsinc.org)  
Website: [www.cccsbankruptcy.org](http://www.cccsbankruptcy.org)  
Tax ID: 58-0942924